

Feds seize 3,000 guns from N. Britain gunmaker



The U.S. Bureau of Alcohol, Tobacco, Firearms & Explosives found a large cache of gun parts at Stag Arms' New Britain manufacturing plant that did not have serial numbers, which is a violation of federal law. In the photo, a Stag Arms employee holds a gun part.

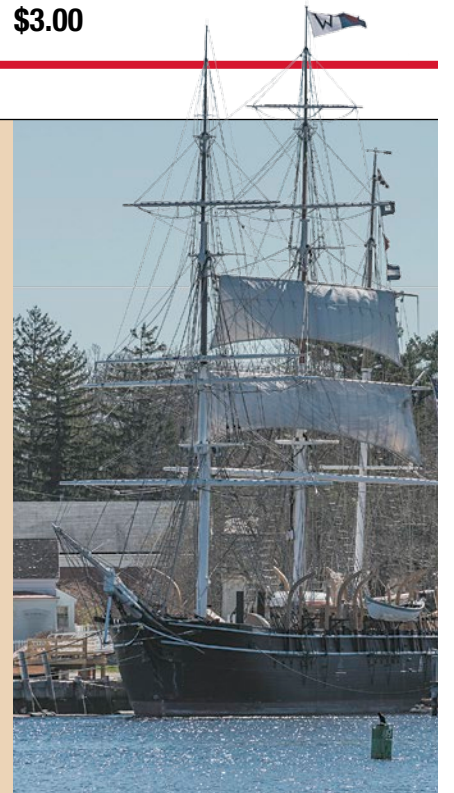
By Brad Kane

bkane@HartfordBusiness.com

Federal investigators have seized documents and 3,000 assault rifle parts from Stag Arms as part of an ongoing investigation into possible illegal activity at the New Britain gunmaker, federal court records show.

During a routine inspection of Stag Arm's facilities in August, the U.S. Bureau of Alcohol, Tobacco, Firearms & Explosives found

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FOCUS: TOURISM

Mystic Mystique

Tourism is now considered a top Connecticut industry, but not all municipalities benefit from it equally. Find out what sets Mystic apart from the competition. **PG. 8**



Empire State

There is a new breed of investors in downtown Hartford and many of them hail from New York. Find out what has Empire State investors interested in Connecticut's Capital City. **PG. 3**

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Hartford bio-entrepreneur Dr. Gualberto Ruano has eyes set on mass-marketing his newest genotype testing product-service, MedTuning, via direct contact with physicians and patients and social media. Resistance among insurers to reimburse for MedTuning, which determines the best treatment and drug regimens for patients tied to their genetic makeup, is a hurdle for novel and unproven technologies.



Hartford genotype pioneer's new product faces payer headwinds

By Gregory Seay

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In his latest bid to expand Genomas Inc.'s roster of genetics-based testing for personalized care, Hartford physician-entrepreneur Gualberto Ruano has found health insurers still playing the role of reluctant dragons.

Insurers, Ruano says, still reimburse only a limited variety of tests that

harvest patients' DNA to determine the best care regimens and drugs. Many genetic-type tests and screens, payers say, are "too experimental" to be deemed safe and efficacious for treatment of most patients.

Insurer's reluctance to fully embrace genetic testing poses a challenge for Genomas, which is now pitching its latest genotype evaluation product, MedTuning, and other like-minded companies looking to market their products to a mass patient base. The stakes are particularly high in Connecticut, which has embraced genomic medicine as a major future industry driver.

But, Ruano isn't waiting for the dust to settle to market MedTuning.

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100 Pearl St., above, CityPlace II, below left, and the Stilts Building are among downtown Hartford office properties that have changed ownership hands from Massachusetts investors to landlords from New York.

N.Y. office landlords taking over downtown Hartford

By Gregory Seay

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Hartford has long been the second or third choice for realty investors shut out of more expensive markets, like Boston and New York.

The Capital City's proximity to both major markets has always made it an attractive, cheaper option for property owners and operators, particularly ones who work or reside a few hours away by train or car. In the late '90s and early 2000s, primarily Massachusetts investors predominated among downtown Hartford's commercial buyers; today, a crop of New York risk-takers headline the latest batch of owners.

But more important is that Hartford offers something else, brokers and landlords say, an intangible that may explain why in the past 12 months a half-dozen of its skyscrapers have come on the market and then sold: A new, upbeat narrative.

It's one with plenty of illustrations: The leasing banner strung high atop soon-to-open Spectra Boutique Hotel on Constitution Plaza and the slow but methodical filling of other office-to-apartment conversions downtown; construction cranes overlooking the minor-league ballpark that will anchor the city's Downtown North redevelopment project; Front Street's eateries and entertainment venues and plans for UConn and Trinity College to join others with downtown campuses are part of the narrative.

Also, last week's \$17.5 million foreclosure auction of the Goodwin Square office building and adjoining hotel removed major uncertainty as to the fate of the last downtown skyscraper erected 25 years ago.

"The story of downtown Hartford has never been better," said Christopher Ostop, senior vice president and broker for institutional realty broker-adviser Jones Lang LaSalle in Hartford.

Among the many factors responsible for recasting Hartford's reputation and potential with in- and out-of-state investors, observers say, is the state's hands-on engagement in funneling economic development funding and in-kind support to the city.

According to officials with the New York realty group that recently bought downtown's

Stilts Building and 100 Pearl St. office tower, "a big plus" in its buying decision was the state's \$34.5 million purchase in 2013 of the former Connecticut River Plaza office building, sandwiched between Constitution Plaza and I-91, to house state offices.

"We feel that Connecticut in general, and Hartford specifically, is a major big city that is totally underutilized as far as the major capital markets are concerned," said Bernard Bertram, a principal in Brooklyn, N.Y.'s, Shelbourne Global Solutions LLC, purchaser in the last 10 months of downtown's Stilts Building and 100 Pearl St. skyscrapers for a combined \$81 million, at least.

Shelbourne officials say Hartford's appeal has more to do with dwindling opportunities to buy and hold real estate in New York City, particularly Class A office space, due to skyrocketing property values. There, even the least desirable properties have sky-high valuations despite their potential to deliver anemic returns, Bertram said.

"We made a clear decision," Bertram said, "that we didn't want to deploy capital in New York due to high 'cap rates' and low returns. ... We decided it was the right time to invest in Hartford."

Capitalization rates are a measure of a property's potential investment return, calculated by dividing the asset's net income by its total value.

Mass. investors out, NY in

The fresh wave of optimism has brought a new crop of investors to Hartford, many of them hailing from New York. The trend represents a departure from years past when Massachusetts investors dominated downtown Hartford's commercial realty market.

By the late '90s, several groups of Massachusetts investors plucked some of downtown Hartford's most visible skyscrapers. New Boston Fund bought 100 Pearl St. Northland Investment Corp. acquired a passel of buildings, among them CityPlace II, Metro Center and Goodwin Square.

A decade later, those buildings, among others, began changing hands again, but this time it was New York and New Jersey

Continued ▶



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WHAT ARE YOU READING?

Most of us read, some quite a lot, but we're reading differently these days. Single-page memos, blog posts, e-mail messages, social media posts, tweets, headlines, smartphone texts, emoji — the race toward brevity is unmistakable. Crowded schedules at work or home leave little time or energy for long-form, reflective reading. Students in our master's classes at Trinity College often report that they haven't read so much in years! They aren't complaining, since they welcome an opportunity to read and reflect on works that significantly expand their horizons.

I have been privileged to know attorneys, underwriters, and health professionals who have completed master's degrees in American studies or English. Actively engaging material outside their professional field enriches their lives and careers. As new alumni/ae receive their diplomas this spring, I hope that they will continue to read, reflect, and learn. They now know how.

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N.Y. Landlords

investors doing the buying. 100 Pearl sold to a New Jersey investor in 2012, and then again last February, this time to Shelbourne. Northland eventually lost a trio of properties to foreclosure. New York investors bought CityPlace II; West Hartford's The Fremont Group acquired Metro Center. Goodwin's buyer was unknown at press time.

Shelbourne shopped mostly East Coast commercial markets in Boston, northern and central New Jersey, Philadelphia, Delaware, as well as in Stamford and New Haven, before opting on Hartford, he said. Ultimately, the Stilts Building, following an extensive make-over by its previous owner with whom Shelbourne has had extensive business dealings, got the nod.

In March, Shelbourne purchased 100 Pearl St. for \$36.85 million.

Now, Bertram and his partners are canvassing other Hartford area properties as

potential investments. They declined to elaborate. Bertram also declined to say whether Shelbourne was a Goodwin Square bidder.

Brooklyn, N.Y., realty investor Yisroel Rabinowitz, whose Connecticut realty portfolio includes office and apartment holdings in downtown and suburban Hartford, said he is actively scouring this region for more realty assets to acquire.

"If I find a good deal in the Greater Hartford area, I'll buy it," said Rabinowitz, landlord of downtown's first office-to-apartment conversion, The Grand. He also owns 11 Asylum St. downtown.

Like Shelbourne, Rabinowitz said Hartford offers better buy-and-hold opportunities than New York's overpriced realty market.

He bought his first Connecticut residential properties in New Haven County eight or nine years ago.

"I started looking around and did get

the sense of wanting to be in Hartford," he said. "My personal game plan didn't necessarily mean Hartford, but the Greater Hartford area."

Michael W. Freimuth is chief executive officer of the Capital Region Development Authority, the quasi-public catalyst for downtown Hartford's transformation. Freimuth said his agency, along with the governor, Hartford's mayor and state's economic development arm collectively deserve credit for Hartford's stimulus.

Indeed, Freimuth said the mostly out-of-state capital flowing not just into Hartford, but New Haven, Norwalk and Stamford, are precisely the impact state, city and business leaders hoped for.

"Downtowns are your front door," Freimuth said via email. "If they're not welcoming or kept up, you're not going to attract visitors and investors."

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Thomas Filomeno

President, Filomeno & Co. PC, certified public accountants, business advisers.

Highest education: Bachelor's degree in accounting, University of Connecticut, 1978.

Executive insights:

'... Collaboration is really critical and this idea of getting people aligned with the same goals and objectives and giving them say into where you are going so everybody's on the same page. I can't emphasize the importance of that enough.'

Thomas Filomeno has a signed football from UConn coach Bob Diaco, whose coaching philosophy mirrors Filomeno's leadership style.

Filomeno focuses on developing culture, people

By John Stearns

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The football signed by UConn coach Bob Diaco displayed in accounting executive Thomas Filomeno's West Hartford office symbolizes his firm's culture more than his undying passion for UConn sports.

Last summer, as Diaco was preparing for his inaugural season, Filomeno, president of accounting and business advisory firm Filomeno & Co. PC, and his partners were re-examining the firm's vision and how they wanted to manage and run the business amid partnership changes internally and significant competition externally. They decided they could only control what happened inside their own walls.

"What we really need to do is focus on our people, develop our people, make our people great, make sure that they're highly engaged, and give them opportunities for advancement," Filomeno says the partners concluded. "If we do that, we'll have a superior product for our clients and for the marketplace."

Shortly thereafter, Filomeno heard Diaco interviewed on the radio, and the message was familiar. Diaco was asked what he'd consider a successful season. Diaco said it wasn't about wins, it was about developing his young and inexperienced student athletes, Filomeno recalls, adding that Diaco wanted his players to improve each week as people and players.

Developing people is among the three most important strategies for Filomeno & Co. The others, Filomeno says, are delivering projects and satisfying clients. Developing employees is best done one on one, he added.

"I used to think my job was to answer questions" as the boss, he says. "I've now learned my job is to ask questions and encourage decisions by other people. I thought I had to make all the decisions ... answer all the questions. Our best role as leaders [is to] ask questions, let them come to the answers and encourage decision making — and then everybody grows."

Filomeno's father, Joseph, started the firm in 1966. Today, the firm's clients include individuals and businesses, mainly middle market companies with about \$5 million to \$20 million in revenue, Filomeno says.

Filomeno, 59, joined the firm in 1978 and succeeded his father as president in 1999. He says his father was all about client service, "doing the best that you can possibly do and deep appreciation of learning and knowledge and bettering yourself — all of that is still totally true."

"Where I've changed it a little bit is more of a focus on the people, on the development of the people, on the culture," Filomeno says. "[My father] was much more of a boss of that day, 'This is how we're going to do it.' ... Here it's much more collaborative now. ... Almost any decision we make we get people's input and ideas," which results in better outcomes.

Leaders must also pull the proper motivation levers, Filomeno said.

For example, most accounting firms are driven by chargeable hours, he says.

"Here, we realize that's not motivating, it's not inspiring," Filomeno says. "We have completely abandoned that as a way to motivate productivity. Instead, we're a project-driven organization where we have a monthly goal for what we want to get done in client projects ... work out the door, just like a real business does."

That's more fulfilling and energizing for people, and satisfying when goals are hit, he says. Filomeno credited business consultant YardeZone Inc. in Wethersfield for guiding the firm's vision, welcoming its non-accountant perspective.

Paul Decelles, YardeZone co-owner, says Filomeno committed to the vision and hard work of getting the company where it is today.

"[Filomeno] is genuine, he's a man of values and integrity and his intentions have always been in the right place," Decelles says. "He's always wanted the best for his people, the best for his clients and he didn't see that as mutually exclusive. He understood that you can do both."

Filomeno & Co., with 27 employees, including one in West Haven, is looking to grow via acquisition. It has identified a couple possible in-state targets.

Outside of work, Filomeno loves to boat in Cape Cod, play guitar, racquetball, basketball, and tend a vegetable garden. Married to Madelyn, a math tutor at Webster Hill Elementary School in West Hartford, the couple has three grown children, two who are engineers and one nearing completion of graduate work for physical therapy. ■

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BY THE NUMBERS

5 cents

The amount grocery stores would be allowed to charge customers who use a plastic bag under a new bill being considered by state lawmakers.

20,000

The number of businesses that face higher sales taxes under the Democratic legislature's proposal to expand the 6.35 percent levy on 25 new services.

45

Connecticut's credit quality ranking out of 50 states, according to the latest "State of the States" report by Hartford investment manager Conning, which takes into account debt per capita, home values, tax revenue growth and unemployment.

\$30M

The pending budget gap for the Connecticut State Colleges & Universities system if Gov. Dannel P. Malloy's proposed budget cuts become law.

TOP 5 MOST READ

on HartfordBusiness.com

- Bill to allow grocers to charge for plastic bags
- \$131.5M for UConn tech park
- Malloy nominates four judges
- \$28K fine for Wethersfield construction firm
- Eversource last in customer satisfaction

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PHOTO | CONTRIBUTED

Trinity College professor Henry DePhillips, pictured here at the Wadsworth Atheneum, will teach a "Science in Art" course hosted on the edX online course platform.

TOP STORY

Trinity, edX to globally offer online courses

Hartford's Trinity College this fall will begin offering a pair of online courses to pupils around the globe.

Trinity announced Thursday its membership in edX, an online course platform co-founded by Harvard, MIT in 2012 and that now more than four dozen U.S. and foreign colleges and universities as members.

The 192-year-old private college is edX's first Connecticut member, officials said.

With TrinityX, a mobile-computing course and another entitled, "Science in Art," will be offered online for noncredit, beginning Oct. 19. Three more courses are in the works, Trinity President Joanne Berger-Sweeney said in a statement.

EdX was created to increase access to education, improve the quality of education on campuses and online, and research ways to advance teaching and learning, Berger-Sweeney said.

"TrinityX will undoubtedly allow us to reach broader audiences, while, at the same time, influence the use of educational technology on our campus," she said.

BIOSCIENCE

Protein Sciences gets FDA approval for N.Y. facility

Meriden's Protein Sciences said it has received a license from federal drug regulators to manufacture its influenza vaccine at its facility in Pearl River, N.Y.

Acquired from Pfizer in late 2012, the facility has four times the manufacturing capacity as Protein's Meriden plant, according to the company, which said it will continue to make Flublok in Connecticut.

It will ramp up production of Flublok starting this year.

Federal money helped to pay for New York facility, the company said.

In 2009, the Department of Health and Human Services awarded a \$34.5 million contract to the company to develop its vaccine, which was approved in early 2013.

While common flu vaccines are grown in chicken eggs, Protein Sciences uses a faster method, which HHS officials said would be of use if a fast-spreading epidemic arose.

ENERGY & UTILITIES

Bill to allow grocers to charge for plastic bags

New legislation set to be introduced last week will allow grocery stores to charge customers to use plastic bags, part of an agreement reached with State Sen. Ted Kennedy, Jr. (D-Branford).

Kennedy has been working on a bill to ban plastic bags entirely from Connecticut. The bill he introduced last week is a compromise between him and the Connecticut Food Association, which represents grocery stores.

One source with knowledge of the bill's language said grocers could charge 5 cents per plastic bag the first year and 10 cents per bag the following years.

The money raised by the plastic bag fee would be split with 60 percent going to the state to be spent on food banks and conservation efforts and 40 percent going to the grocery stores for conservation education, according to a government source.

The Connecticut Retail Merchants Association plans to oppose the bill because of the added cost to consumers, said Tim Phelan, CRMA president.

"We have to be sure that the impact doesn't hurt sales or consumers," Phelan said.

Gov. Dannel P. Malloy, who must ultimately sign any bill into law, has previously said he believes plastic bags can be useful beyond their initial use.

Eversource last in customer satisfaction

Hartford/Boston utility Eversource Energy scored last in a national ranking for customer satisfaction among investor-owned utilities, according to a report released last week.

Michigan survey firm American Customer Satisfaction Index in its report scored Eversource a 66 out of 100 for how its ratepayers felt about the utility. The score was a 7 percent drop from the 2014 rankings.

"We recognize the ranking for many electric companies has gone down, but we are always striving to improve," Eversource spokesman Mitch Gross said. "We understand it's been a difficult time for our customers with electricity supply prices reaching historic highs this winter. We're happy that those prices will be coming down on July 1, and we can pass those savings onto our customers."

The customer satisfaction industry average, which fell 1.3 percent, was 74. ACSI said Eversource's score was hampered by the utility's response to winter storms, although the last time that was a major issue was 2011.

Eversource owns six electric and natural gas utilities in Connecticut, Massachusetts, and New Hampshire, including the former Yankee Gas and Connecticut Light & Power in Berlin.

"We continue to work hard on system upgrades and improvements to our processes and procedures to give our customers the best possible service," Gross said.

GOVERNMENT, POLITICS & LAW

Report: Fining low-wage employers would create jobs

While business groups argue that a proposed bill to fine larger low-wage employers would reduce the number of jobs in the state, a report released Wednesday claimed the opposite.

Funded by the worker-advocacy nonprofit Jobs With Justice, the report determined that SB 1044 could create between 532 and 1,388 net jobs in the state — many of them within state agencies.

The bill proposes to fine companies with 500 or more employees \$1 per hour for every hour worked by an employee earning less than \$15. The report, written by two economists and a UConn professor of social work, determined that the fines would result in \$188.6 million in revenue for the state (based on 2014 data).

That money will allow major state agencies, such as the Department of Social Services and the Department of Developmental Services, to increase employment, the report says.

If the bill passes, companies will likely use a variety of strategies to offset its impact. Some may choose to take lower profits, while others may choose to pay the fine and adjust their pricing and cost structures to make up for it.

A scenario in which affected employers choose to pass on the full cost of the fines to customers would generate the most net new jobs, the report said.

HEALTH CARE

CT small firms favor public retirement plans

Many Connecticut small businesses favor an impending voluntary public retirement savings option for the approximately 750,000 residents who lack one, an AARP survey said.

The major lobby organization for aging Americans said last week it surveyed more than 450 business owners statewide with five to 50 employees about the issue. Few said they offer retirement-savings plans to their workers and they'd like a public option as way to improve their competitive position in the marketplace.

Gov. Dannel P. Malloy last year signed a legislative measure authorizing creation of its public retirement savings plan. An oversight authority also was created that is hammering out the implementation and operational framework for the financial amenity into which individuals and/or their employers could contribute.

One main feature of such a plan, experts say, is its "portability," meaning an individual would own her account and funds whether she spent a career with one or multiple employers.

Among the key findings:

- More than 60 percent of small businesses said they support a Connecticut retirement savings plan, and nearly 80 percent agreed that Connecticut should be doing more to encourage residents to save for retirement. Those surveyed said they favor low-cost, voluntary plans that would follow employees from job to job, offering flexibility and security for the future.
- The survey found that two in five small business owners do not provide a retirement savings plan to their employees, and about one in five do not even have a retirement plan for themselves. The most common reason cited was cost (49 percent). However, 64 percent of those who do not currently offer a retirement plan said they would use the public plan if it was offered.

REAL ESTATE

CT foreclosure inventory fell in March

The percentage of mortgaged Connecticut homes in foreclosure is down a full percentage point over the past year, according to CoreLogic.

The state's inventory stood at 2 percent in March, down from 3 percent in March 2014.

Over the past year, 5,269 foreclosures have been completed in the state, up from 5,226 over the year-ago period.

The rate of seriously delinquent mortgages also fell over the year, from 6.2 percent to 5.3 percent, CoreLogic said.

Nationally, the March foreclosure inventory stood at 1.4 percent.

EDUCATION

UConn to launch digital-workforce program

A new training program for those interested in the digital media industry starts in July at UConn's Stamford campus, officials said.

UConn developed Digital Media CT with the state Office of Film, Television & Digital Media, which contributed \$350,000, according to a spokesman for its parent agency, the Department of Economic and Community Development.

The full-day, Monday to Friday course will run from July 6 to July 31 and will focus on four study tracks: 3D animation in Cinema4D, game design, motion graphics design and web design.

UConn faculty and area professionals will teach the classes, which aim to give participants a portfolio project to include on their resumes.

Those who complete the \$500 course will also receive a certificate from the film office for their selected track. It is open to high school and college students, those with communications, film or television degrees, and others interested in the industry.

\$131.5M for UConn Tech Park



An artist's rendering of the future Innovation Partnership Building to be located at the UConn Technology Park.

The state Bond Commission last week voted to approve \$131.5 million to construct the first building in UConn's technology park.

The Innovation Partnership Building, slated for the flagship Storrs campus, will offer specialized equipment and shared laboratory space for UConn researchers, industry scientists and businesses.

The approved borrowing brings the total amount of state and federal funding for the tech park to \$183.5 million, according to a commission document.

The UConn money was the biggest single item authorized by the commission, which approved nearly \$338 million in general obligation bonds.

INSURANCE

New Britain insurance agency acquired

New Britain insurance agency Jones, Raphael & Oulundsen said it has been acquired by a private equity-backed agency headquartered in Florida.

JRO, which was founded nearly 110 years ago, will continue to operate under Richard Oulundsen and Garret Ratcliffe, who are both vice presidents.

The purchase price was not disclosed.

Oulundsen said in a statement that the deal with AssuredPartners will allow his agency to offer more services to clients.

JRO will be AssuredPartners' second Connecticut holding. It has owned Hartford's AP Advantage since 2013.

AssuredPartners is a portfolio company of GTCR, a Chicago private equity firm. It said it has acquired more than 90 insurance agencies since 2011 and has approximately \$475 million in annual revenue.

Hartford's Asylum Hill park to bear McGee's name

The Hartford Financial Services will rename HartBeat Park after its late CEO, Liam E. McGee.

The park will be named Liam E. McGee Memorial park.

McGee died in February after a battle with cancer. He was 60.

The Hartford hosted a memorial ceremony last week at the park, adjacent to its Asylum Hill headquarters, featuring remarks from Gov. Dannel P. Malloy, Mayor Pedro E. Segarra, and Doug Eliot, the company's president.

A new community garden that will provide food to the Boys & Girls Club of Hartford was also unveiled.

WHAT'S AHEAD:

■ 5/25 Focus: **Manufacturing**

■ The List: **Largest CT manufacturers**

■ Nonprofit Profile: **Community Mental Health Affiliates**

CALENDAR

TUESDAY, MAY 26

"SUCCESS: How We Made it Happen"

The Central Connecticut Chambers of Commerce Business Builders networking group will hold a special breakfast event called "SUCCESS: How We Made it Happen" from 8:30 a.m. to 10:30 a.m. on Tuesday, May 26, at Nuchie's Restaurant, 164 Central St., Bristol.

This event will feature a panel discussion with Craig Yarde, founder of Yarde Metals, Nancy Brault, president of The Ultimate Companies, and **Ken Crowley**, owner of Crowley Auto Group. The three business leaders will share their secrets to success. Each panelist will discuss how they built their businesses and what it takes to maintain a high level of success in the business world.

They will then open the floor up to questions and discussions with the audience.

Cost to attend is \$15 for pre-paid Chamber members or \$20 at the door; \$20 for pre-paid non-members or \$25 at the door.

For more information contact the chamber at 860.584.4718 or register online at www.CentralCTChambers.org.

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Ships docked at Mystic Seaport, shown in the photos above and to the right, are a top attraction in Mystic, which relies heavily on the tourism industry.

Tourism drives Mystic's economy

By Chris Dehnel

Special to the Hartford Business Journal

Tourism is considered one of Connecticut's top six industries by state economic development officials, but the bounty from visitors with disposable income isn't shared equally by all cities and towns.

One district heavily dependent on the industry is Mystic. And since its spring, business is about to get into full swing in the small village located in New London County.

Mystic, over the years, has developed into a destination for many, including those who live outside the state and country. Tourism is so important to Mystic that 50 percent of Greater Mystic Chamber of Commerce members are tourism-related businesses, chamber president Tricia Walsh said.

"But I can also say that 100 percent of our businesses are impacted [by the industry]," Walsh said. "We live and work in a place in which we realize the reason we have this wonderful area is because of tourism."

Mystic is marketed as part of the larger "Mystic Country" region, which includes 42 eastern Connecticut towns that rely heavily on the tourism industry.

According to the most recent economic impact study by the state Commission on Culture and Tourism, Mystic Country employs 27,572 people through tourism-related businesses. That makes up nearly a quarter of the tourism workforce in the state. Mystic also accounts for 28.9 percent of Connecticut traveler spending, according to the report.

That means companies in Mystic sink or swim with the tourism season. Good weather with pleasant temperatures could generate healthy business; get a nasty, rainy summer and Mystic's economy could feel the pinch.

Mystic business and government officials say they promote the village as a destination of culture, history and education. Surrounding towns, including Groton and Stonington, also are heavily dependent on the



tourists Mystic draws to the region.

Groton Town Manager Mark Oefinger said the staples of commerce in Mystic are historical attractions like the Seaport, Olde Mistick Village and the USS Nautilus as well as the educational hub that the aquarium has created.

Mystic Seaport Communications Director Dan McFadden said the area has slowly evolved over the past 40 years to become a destination for special events that help attract visitors, especially during warmer months. The Mystic Outdoor Art Festival, for example, which features about 100,000 works on display, draws about 85,000 visitors over two days in August.

Traditional attractions and special events will draw a combination of day-trippers and multi-day travelers, Oefinger said.

"Mystic is a sleepy New England town for some of the year," Oefinger said. "Then things change."

Walsh said development officials and business owners market the area through the regional tourism district, but, she added, there is rarely a marketing promotional campaign because the region tends to sell itself.

"We have marquee value in the Mystic Country name," she said. "From the Thames River to Watch Hill, it is easy to associate the coastal region with Mystic. When families go on vacation, they fall in love with it and realize that is the way people live here."

More year-round activity

One of the biggest draws to the area is Mystic

Q&A

Sustainable travel, digital marketing latest tourism trends

Q&A talks with Randy Fiveash, director of the Connecticut Office of Tourism in advance of the summer tourism season.

Q: What are the latest trends in tourism?

A: One trend the Connecticut Office of Tourism is paying close attention to is the rise in mobile marketing. As our state looks for the most efficient way to encourage in-state residents and visitors from nearby cities like New York, Boston, and Philadelphia to visit Connecticut, the state has ramped up our tourism marketing efforts in the digital space through targeted advertising and visual platforms like Instagram and Pinterest as well as Facebook and Twitter.

Q: How do you judge the success of Connecticut's Still Revolutionary campaign?

A: As we have from day one, our core goals for the tourism marketing initiative are to increase visitation and overnights, drive state pride, generate tax revenue, and create new jobs.

According to a recent state tourism economic impact study, tourism continues to be an important driver for Connecticut's economy and growth, generating \$14 billion in total sales from visitors in 2013, a 3 percent increase from 2012.

Tourism also supports more than 118,000 jobs — including 80,000 direct jobs — statewide, representing 5.3 percent of all employment in the state.

Q: What are the emerging travel habits of the future?

A: Sustainable travel is growing in popularity. Connecticut has seen a recent influx in sustainable lodging destinations; there are now 31 hotels, motels, and bed and breakfasts participating in the Connecticut Green Lodging program sponsored by the Connecticut Department of Energy & Environmental Protection (DEEP) and Connecticut Office of Tourism. Visitors are considering epicurean adventures when choosing to visit a destination.

Many visitors are motivated to choose destinations by restaurants, bars, and local food available.

Connecticut delivers on this travel habit by offering numerous

trails for culinary enthusiasts. For example, the Connecticut Beer Trail includes some of the best breweries in the country — offer-

ing residents and visitors a wide range of award-winning craft breweries and brewpubs across the state.

One-of-a-kind accommodations are of interest for authentic local experiences. Unique overnight destinations are extremely attractive to visitors.

Connecticut offers distinctive bed and breakfast properties like the Woodstock Inn and Copper Beech Inn in a bucolic setting that allows urban

individuals and families to enjoy a respite from hectic city life. Also, Winvian Farm offers cottages fashioned as a treehouse or inclusive of a helicopter — that's truly a Connecticut experience.

Q: What are untapped areas of Connecticut's tourism industry that can be explored to increase the state's market share?

A: Connecticut's best advantage is its ability to offer multi-layered experiences within a short drive. Individuals can enjoy both a day of hiking, biking, exploring towns or seaside villages, and then head out for a night out on the town with great food and music at one of our state's resorts.

Connecticut coast to coast is only a few hours so it's the perfect getaway for anyone interested in a blended experience.

Q: How can Connecticut's gaming industry retain its competitiveness in the face of increasing regional competition?

A: Mohegan Sun in Uncasville and Foxwoods Resort Casino must continuously evolve and adapt to consumer trends and lifestyles. The state's casinos offer a broad range of activities from live concerts and restaurants helmed by celebrity chefs to shopping and relaxing spa services.

Mohegan Sun is setting itself apart by offering luxury experiences such as helicopter flights from New York City and will introduce a new 400-room Earth Hotel tower in 2016.

Foxwoods Casino is opening Tanger Outlets on May 21, which will offer upscale branded and designer outlet retailers. ■



RANDY FIVEASH

Director,
Connecticut
Office of Tourism

Continued ➤

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Largest tourist attractions in Connecticut

(Ranked by estimated 2014 attendance)

Rank	Company	2014 attendance	Employees/ volunteers	Description	Top executive(s)	Year founded
1	Foxwoods Resort Casino 350 Trolley Line Blvd. Mashantucket, CT 06338 800-369-9663; www.foxwoods.com	8,400,000 (1)	5,301	Hospitality, entertainment, gaming, retail, dining, golf, spa, hotel	Felix D. Rappaport Karen O'Connell	1992
2	Mohegan Sun 1 Mohegan Sun Blvd. Uncasville, CT 06382 888-MOHEGAN; mohegansun.com	7,300,000 (2)	6,900 (1)	Entertainment, gaming, dining, shopping, hotel, spa and meetings/ conventions	Ray Pineault (3)	1996
3	Riverfront Recapture 50 Columbus Blvd. Hartford, CT 06016 860-713-3131; www.riverfront.org	897,000	91 (4) 1,932	Variety of events and recreational activities	Joseph R. Marfuggi (5)	1981
4	Mystic Aquarium 55 Coogan Blvd. Mystic, CT 06355 860-572-5955; www.mysticaquarium.org	675,776	224 220	New England's year-round hands-on aquarium	Stephen M. Coan	1973
5	Elizabeth Park Conservancy 1561 Asylum Ave. West Hartford, CT 06117 860-231-9443; www.elizabethparkct.org	500,000 (1)	5 (6) 1,000	Grounds include the oldest municipal rose garden, recreational areas, facilities and more	Christine M. Doty	Park 1897, Conservancy 1977
6	The Maritime Aquarium at Norwalk 10 N. Water St. Norwalk, CT 06854 203-852-0700; www.maritimeaquarium.org	435,899	80 288	Exhibits sharks, seals, sea turtles, jellyfish, river otters and other animals native to Long Island Sound and its watershed; study cruises, educational programs and IMAX movie theater	Brian Davis	1988
7	Connecticut Science Center 250 Columbus Blvd. Hartford, CT 06103 860-724-3623; www.ctsciencecenter.org	347,576	79 4	Science-based museum, educational and tourism venue	Matt J. Fleury	2009
8	Connecticut's Beardsley Zoo 1875 Noble Ave. Bridgeport, CT 06610 203-394-6565; www.beardsleyzoo.org	280,000	42 200	300 animals representing primarily North and South American species; South American rainforest with aviary, prairie dog exhibit, farmyard; hoofstock trail featuring bison, pronghorn, deer, café, picnic grove, indoor carousel	Gregg Dancho	1922
9	Mystic Seaport 75 Greenmanville Ave. Mystic, CT 06355 860-572-0711; www.mysticseaport.org	250,000	350 600	Maritime museum featuring historic tall ships, a working preservation shipyard, a re-created seafaring village, exhibits and more	Stephen C. White	1929
10	Quassy Amusement & Waterpark 2132 Middlebury Rd. Middlebury, CT 06762 203-758-2913; www.quassy.com	225,000	N/A	Family amusement and waterpark on Lake Quassapaug with more than two-dozen rides and attractions	George Frantzis II	1908
11	Yale University Art Gallery 1111 Chapel St. New Haven, CT 06510 203-432-0600; artgallery.yale.edu	204,214	132 32	Oldest college art museum in America, and the third oldest in the world; holds more than 200,000 objects	Jock Reynolds	1832
12	Bushnell Park (7) PO Box 230778 Hartford, CT 06123 860-232-6710; www.bushnellpark.org	200,000	N/A	Weekly tours of the Soldiers and Sailors Memorial Arch, and several other monuments in a 38 acre park, including the Corning Fountain, Spirit of Victory and the Horace Wells monument	Mary Zeman	1854
13	Essex Steam Train & Riverboat (Valley Railroad Co.) 1 Railroad Ave. Essex, CT 06426 860-767-0103; www.essexsteamtrain.com	190,000	125 25	A narrated steam train and riverboat excursion with Circus Train, North Pole Express and The Essex Clipper Dinner Train	Robert Bell	1971
14	Toyota Presents Oakdale Theatre 95 S. Turnpike Rd. Wallingford, CT 06492 203-269-8721; http://specialevents.livenation.com	180,841	N/A	Year-round concert venue and event space for graduations, weddings, parties, proms, galas, meetings and more	Natalie Krohn	1954
15	Yale Peabody Museum of Natural History 170 Whitney Ave. New Haven, CT 06511 203-432-5050; www.peabody.yale.edu	160,000	70 230	Jurassic-age dinosaur skeletons from the Peabody's paleontology collections, Rudolph Zallinger's mural "The Age of Reptiles"; exhibits on ancient Egypt, early man, CT geology, CT birds, minerals and meteorites	David Skelly	1866
16	Goodspeed Opera House 6 Main St. East Haddam, CT 06423 860-873-8668; www.goodspeed.org	120,000	70 75	Musicals featuring Broadway's actors, directors, and designers with nearby restaurants, shops and galleries	Michael Gennaro	1963
17	The New Children's Museum 950 Trout Brook Dr. West Hartford, CT 06119 860-231-2824; www.thechildrensmuseumct.org	105,282	38 142	Science, nature, and creative learning center; planetarium, wildlife sanctuary, and a wide array of innovative, hands-on exhibits and educational programs	Michael Werle	1927
18	New Britain Museum of American Art 56 Lexington St. New Britain, CT 06052 860-229-0257; www.nbmaa.org	96,880	37 425	Three centuries of the nation's artistic output on view in nine galleries; upwards of 25 special exhibitions per year; new wing opens Oct. 2015	Douglas K.S. Hyland	1903
19	Brownstone Exploration and Discovery Park 161 Brownstone Ave. Portland, CT 06480 866-860-0208; brownstonepark.com	90,000	150 0	Outdoor adventure sports park, all abilities/ages; rock climbing, wakeboarding, kayaking, snorkeling, cliff jumping, scuba diving, "Survivor-style" competitions, zip lines, swimming, floats, trails; groups, lessons, rentals	Sean Hayes	2009
20	Discovery Museum and Planetarium 4450 Park Ave. Bridgeport, CT 06604 203-372-3521; www.discoverymuseum.org	85,000	20 40	Hands-on children's museum, planetarium, simulated space missions; school, homeschool and scout groups, scout badges, demos, children's workshops, summer programs, library and school outreach throughout CT	Stephen H. Baumann	1958
21	Yale Center for British Art (8) 1080 Chapel St. New Haven, CT 06520 877-274-8278; www.britishart.yale.edu	83,591	133 69 (9)	Largest and most comprehensive collection of British art outside the United Kingdom	Amy Meyers	1966 (founded); 1977 (open to the public)
22	Hartford Stage Co. 60 Church St. Hartford, CT 06103 860-527-5151; www.hartfordstage.org	80,307	76	Tony award-winning theater producing six main stage productions and A Christmas Carol	Michael Stotts Darko Tresnjak	1964

Source: Individual institutions, Connecticut Office of Tourism. Notes: N/A = not available or not applicable. Historic Ship Nautilus and Lake Compounce did not respond to survey.
(1) Figure is approximate.
(2) Average daily attendance is 20,000.
(3) On March 30, 2015, replaced Robert Soper in role of president of resort, who was promoted to president of Mohegan Tribal Gaming Authority.
(4) Represents 14 full-time and 77 seasonal employees.
(5) Michael Zaleski will succeed Marfuggi upon his retirement Jun. 15, 2015.
(6) Employees are part-time.
(7) Run by the Bushnell Park Foundation.
(8) Venue is temporarily closed to the public for an interior building conservation project; will reopen Spring 2016.
(9) Includes 18 information services volunteers, 29 docent volunteers, and 22 volunteer student guides.
—Compiled by Roger Magnus and Heide Martin.

To view the full list, please visit HartfordBusiness.com

Mystic Seaport

Seaport, which, along with other attractions in the region, is trying to expand the tourism season beyond warm-weather months. And leveraging history is a big part of trying to develop a sustainable, 12-month operation. McFadden said the seaport tries to be an extension to history lessons taught in

schools and it will run educational exhibits year round to draw in visitors. This fall, for example, the seaport is hosting an exhibit entitled, “Ships, Clocks and Stars,” which is bringing in navigation artifacts from the National Maritime Museum in Greenwich, England. It is a major exhibit that will carry the seaport

into 2016, when it resumes full-year operations after a brief hiatus this past winter. In June, Mystic Seaport will be featuring an exhibit called “Voyaging in the Wake of the Whalers,” that will showcase the history of whaling in America. The 4,400 square-foot display is designed to go hand-in-hand with the 70 or so vessels

in the water this time of year, McFadden said. Visitors can also watch a 1908 steamer on dry dock being restored. The Seaport handles about 250,000 visitors each year. It is especially popular with tourists from England, France and Germany in the off-season, McFadden said.



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Today, a secure retirement is out of reach for millions of Nutmeggers, especially those who don't have access to an employer savings plan. In a recent survey, three in five small business owners support a state retirement savings plan that would help Connecticut residents build their own private retirement savings. The survey also showed that many small businesses in the state currently do not provide an employer savings plan due to cost. That's why AARP is supporting the work of the Connecticut Retirement Security Board and a secure future for all Connecticut families.

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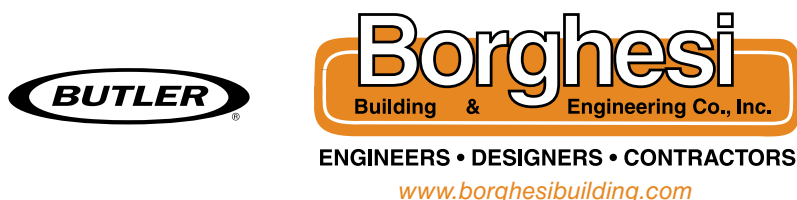


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DEAL WATCH



75 Locust St., Hartford.

DEAL WATCH

Locust St., Hartford, property pair draw \$1.3M

Hartford commercial broker Colliers International brokered a half dozen commercial properties in recent months.

Colliers was exclusive broker, except where noted.

In Hartford, businessman Robert Sorenson drew \$925,000 for a 23,485-square-foot industrial building at 75 Locust St. sold to Antonio Cavallaro. The building houses Sorenson Lighted Controls Inc.

Practically next door, at 45-49 Locust St., Ironworkers Local No. 15 paid \$385,000 for a 7,574-square-foot building from seller 45-49 Locust St. LLC.

At month's end, the 600-member union that represents ironworkers throughout Connecticut and western Massachusetts will vacate its 15-year leased quarters at 28 Sargent St. in Hartford for its new digs. It is the ironworkers first owned building since its last one on Murphy Road in Hartford, officials said.

In Farmington, Alliant Food Safety Lab paid \$635,000 for a 10,440-square-foot building at 1810 New Britain Ave. 1810 New Britain Avenue LLC was the seller.

In Cromwell, Fibre Dust Oil & Gas paid \$550,000 for a 53,871-square-foot building at 30 New Lane. Riccardi Brothers LLC was seller. R.M. Bradley represented the buyer.

In Glastonbury, Robert Main Realty paid \$1.4 million for a 15,000-square-foot retail property a 271 Oakwood Drive that houses a Work Out World fitness center. R&S Oakwood Glastonbury was the seller.

KBE's Norwalk office

Farmington's KBE Building Corp. chose Norwalk for its third East Coast office, this one to serve expanding Fairfield County and other downstate clients.

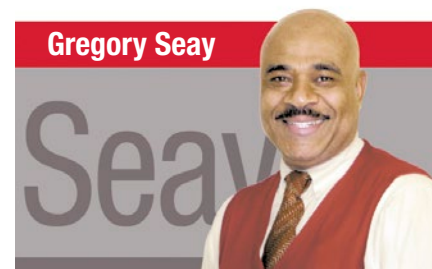
KBE, formerly part of The Simon Konover Co. in West Hartford, opened its office May 5 at 200 Connecticut Ave. Its other offices are in Farmington and in Columbia, Md.

The company with \$300 million in yearly revenue says it works in 14 states throughout the Northeast and Mid-Atlantic.

KBE's construction billings for schools, senior-living facilities, retail and other commercial projects in Fairfield County alone total \$140 million since 2009.

Currently, KBE says it's erecting the Harry and Jeannette Weinberg Campus skilled-nursing facility for Jewish Senior

Gregory Seay



Services project in Bridgeport; a mixed-use renovation at 376-380 Greenwich Ave. in Greenwich; a new dorm at the University of Bridgeport; renovation of the Campo Acres Shopping Center in Westport; and preconstruction services for a mixed-use complex in Darien for Federal Realty Investment Trust.

KBE also finished renovating last fall Stamford's J.M. Wright Technical High School.

...

Ex-N. Britain school sold



Former Israel Putnam School in New Britain.

The former Israel Putnam School in New Britain sold for \$130,000 cash to investors who want to convert the blighted property into about 30 units of multi-family housing, brokers say.

Total Comfort Realty acquired title to the 61,820-square-foot building at 43 Osgood Ave. from Industrial Mold & Tool, which foreclosed on a lien on the property, according to sole broker Amodio & Co. Real Estate.

The 2.62-acre property has undergone several tax auctions in recent years, so new ownership and a restoration plan focused on housing could eventually restore Putnam School back onto city of New Britain tax rolls, broker Eric Amodio said.

However, Total Comfort Realty initially plans in coming months to convert the ex-school's gymnasium and other interior spaces into living quarters. Exact details on unit sizes, amenities and construction are not yet available, Amodio said.

Deal Watch wants to hear from you. E-mail it, along with contact information to: gseay@HartfordBusiness.com.

Greg Seay is the Hartford Business Journal News Editor.

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Advanced Grow Labs operates a marijuana growing facility, similar to the one shown above.

CT marijuana grower seeks \$13M for NY facilities

West Haven medical marijuana manufacturer Advanced Grow Labs is seeking \$13.2 million from investors to start producing and selling the drug in New York.

Advanced Grow wants to create a marijuana growing facility and four dispensaries in New York state, said David Lipton, managing partner of the company. New York approved medical marijuana in July and is currently seeking applications for growers and distributors. Connecticut approved medical marijuana in 2013 and currently has more than 3,600 patients using the drug.

Advanced Grow only has one grow facility in

Connecticut, where it produces the drug in flower, food, and oil forms, and then ships it to dispensaries run by other companies. In New York, Advanced Grow has the chance to be both a grower and a seller, although the state only allows the drug in an oil form.

All of the medical marijuana facilities in Connecticut had to seek private investors — much like Advanced Grow is doing with its \$13.2 million capital raise in New York — because traditional banks have shunned the industry that still is illegal in the majority of states.

— Brad Kane

McGarry: Reprise 'Back To The City' tour

Michael T. McGarry, a city resident and former Hartford councilman who sits on the city's Zoning Appeals Board and is one of its most outspoken advocates, is pitching a reprise of a tactic employed decades ago to get more outsiders to consider living in the parts of the city aside from downtown.

McGarry, whose firm Hartford Blooms leads garden tours around the city, says Hartford urgently must find ways to stem its declining property values, particularly in the historic West End, before its next scheduled property revaluation in 2016.

For a city grand list already heavily weighted with residential properties, McGarry explains, a

revaluation that affirms that values have fallen would almost certainly force the city to raise its mill rate, thus property taxes, putting even more financial pressures on property owners.

One way to address that, he said, is to band together the city's varied business, civic and nonprofit interests to sponsor regular tours of its key destinations and landmarks, but in particular its neighborhoods and their varied selection of styles, amenities and pricing.

A similar thing was done, McGarry said, back in the mid-1970s, to try and kick-start interest in buying and occupying many of the houses and buildings abandoned when some residents fled

following city race riots in the mid-to-late 60s.

Known as the "Back To The City" tour, sponsorship in the form of volunteers and paid support came from area Realtors associations, the then city chamber of commerce, major insurers, banks and other corporate and civic leaders, among others, McGarry said.

"Everybody was doing it back in the '70s, trying to get people back into the city," he said.

It worked, said McGarry. After taking the tour back then, he and his wife left Ansonia, from where he commuted daily to a job in Hartford, and bought a house in the city's West End.

— Gregory Seay

The panache of 'Spectra' vs. 'Plaza'

A name has to carry and convey the right gravitas, especially when it's one of the biggest commercial building-to-apartment conversions to date in downtown Hartford.

Closing in on a revised June 15 opening date, the New York developers of the 190-unit, former American/Sonesta/Clarion Hotel building co-anchoring Constitution Plaza ultimately decided their initial choice, "On The Plaza," was lacking.

"We didn't think 'On The Plaza' did it justice," said Jeffrey Ravetz, principal in New York co-developer Girona Ventures Inc., "while Spectra is reflective of what its image is

going to project. It's going to be colorful and have a chic kind of feel to it. We just wanted something with a little more panache to it."

Girona and its development co-partner, Wonder Works, also are working on bringing some retail tenants into 4,000 square feet of ground floor commercial space, plus 500 square feet more on an upper floor.

So far, no takers for the space, but Ravetz said the landlords are pursuing a list of potential tenants, among them an art gallery, furniture retailer or a sports rehabilitation clinic.

— Gregory Seay



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Plying the market for genotype testing

He's planning to pitch it mostly through doctor-to-doctor and patient-to-patient referrals and social media. He projects he can grow sales of the company's genetic-testing products to \$2.5 million this year, up from \$1.96 million in revenue in 2014.

Taking a mass-marketing page from the pharmaceutical industry, Ruano is pitching MedTuning directly at consumers whom either can afford to pay out-of-pocket around \$1,500 for the genetic survey, or eventually mount enough pressure on health insurers to pay the cost.

"The need for MedTuning came from the marketplace," said Ruano, a personalized-medicine pioneer-inventor who founded and later sold a New Haven biopharma company in the 2000s. Genomas is affiliated with Hartford Hospital's Genetic Research Center, where Ruano is its director.

Next-generation testing

Where Genomas hit its stride providing genotype testing and evaluation to determine the most efficacious drug combinations in patients suffering depression and other mental ailments, MedTuning takes it one step further, Ruano said.

Even as medical advances occur almost daily, one of the remaining conundrums for physicians and patients is figuring out the ideal drug or drug combination, and dosage, particularly for those suffering multiple ailments such as heart disease and diabetes. Information of that kind could be invaluable to the nearly half of all Americans who regularly take some type of medication, Ruano said.

Genomas was built with that bioinformatics foundation in mind, and MedTuning is a natural outgrowth of continuing research and development and refinements, he said.

With a genetic blueprint as a guide, physicians ply MedTuning's algorithm to analyze, in real time, which of some 300 aging drug brands and their generic equivalents might work best alone, or in combination, to treat a host of patient ailments, Ruano said.

"At this point in time, timing is perfect for MedTuning because they're mostly generic yet the drugs are well-known to medical professionals. They have experience with them," he said.

Here's a typical situation, Ruano said, when genetic testing comes in handy: A patient with multiple ailments contacts her primary-care doctor, who refers her to several different medical specialists, each of whom prescribes a cocktail of assorted drugs. Occasionally, physicians and patients dosed with



Genomas Inc.
founder/CEO
Dr. Gualberto Ruano.

each drug, are unaware whether the drugs are working or not, or whether one or more drugs is counteracting the others, setting the patient up for an allergic reaction, or worse, poisoning or overdose. Patients often stop taking drugs if side effects are too great.

MedTuning aims to minimize those hurdles, Ruano said. Assessing patients' genotype against the myriad outcomes from a physician-prescribed drug regimen reduces patient risks while maximizing treatment results — the goal of every doctor, he said.

But genetic testing and usage of health-care algorithms like MedTuning aren't cheap. So insurers' willingness or reluctance to pay for leading-age treatment technologies can

▶ **'When an insurer is hesitant to pay for a new drug, technology or service, it's usually because the evidence hasn't convinced them.'**

Amy M. Miller, executive vice president, Personalized Medicine Coalition

have a major impact on whether doctors will order such tests for their patients.

Ruano said Genomas sold more than 3,000 of its genotype testing for certain patients with mental illnesses in 2014, making it the company's best year since its 2003 founding.

His own research, he said, found that many patients who have health savings accounts to compensate for their high-deductible health plans are more apt to pay for MedTuning's

bioinformatics assessments.

Ruano says he cannot understand insurers' reluctance in the face of growing global evidence that treatments delivered based on patients' genotypes can be highly effective.

Uncertain waters

Three of Connecticut's top health-plan providers — Anthem Blue Cross, Aetna and Cigna — say they do pay for certain kinds of genotype testing, if they are "medically necessary." The rest aren't covered, they say, because they are deemed experimental.

Each insurer has its own criteria for when a genetic test might be covered.

Anthem, for instance, says it deems genetic

testing medically necessary when: the genetic disorder is associated with a potentially significant cancer; the risk of the significant cancer from the genetic disorder can't be identified through biochemical or other testing; or a specific mutation, or set of mutations, has been established in the scientific literature to be reliably associated with the risk of developing malignancy, among other criteria.

Insurers also contend that if they paid for every genetic-based test or treatment known to exist, it would open the door to overuse or misuse by caregivers and their patients. Over testing is a major driver of U.S. health-care costs, so it is a valid concern, say some involved in the personalized healthcare sector. Along with new or generic drugs and treatments, insurers are regularly asked to weigh the efficacy and reimbursement for everything from medical devices to new in-home care services.

Despite a number of genetic tests and treatments that have undergone rigorous peer review before being embraced as part of the standard of care, it takes lots of cash and as long as a decade, if ever, for newcomers to break out, experts say.

"When an insurer is hesitant to pay for a new drug, technology or service, it's usually because the evidence hasn't convinced them," said Amy M. Miller, executive vice president of the Personalized Medicine Coalition, an advocacy group in Washington D.C. Ruano is a co-founding director.

Another hurdle for unproven drugs and treatment regimens, Miller said, is that the medical community and health insurers often present them with a moving validation target.

"They'll say, 'we need evidence,'" she said. "Then the innovator brings that forward, and then they'll say, 'that's not enough'. A little more transparency on both sides will help. Personalized medicine is changing the way we all experience medical care, so we have to figure out these issues."

Into those waters wades Ruano and his MedTuning concept. ■

CT public colleges saw 22.8 percent tuition increase since 2008

By Emily Jane Fox
CNNMoney

Since the recession, tuition has skyrocketed at public universities across the country, but schools in some states raised their costs more than others.

Out of all 50 states, average tuition at four-year public colleges and universities increased the most in Arizona between 2008 and 2015, according to a new report from the Center on Budget and Policy Priorities.

The report found that tuition in Arizona has risen by 83.6 percent since 2008, or \$4,734 per student, after adjusting for inflation.

Connecticut ranked in the middle of the pack at No. 28. Tuition at public colleges and universities in the Nutmeg State rose 22.8 percent since 2008, or \$1,969 per pupil.

Arizona is followed by Hawaii (70 percent increase), Georgia (69.5 percent), Louisiana (67.2 percent), Florida (64.2 percent) and California (62.2 percent).

Overall, since the 2007-8 school year, average annual tuition has increased 29 percent, or \$2,068, nationally.

The silver lining is that while the post-recession years have not been kind to college students, tuition increases have slowed over the last year. The average tuition

increase was \$107 over the 2014-15 school year, or 1.2 percent.

The sharp rise in tuition is a result of deep cuts in state funding to public colleges and universities after the recession hit. The vast majority of state funding for these schools has yet to recover. States provide about 53 percent of the revenue used to support public schools, according to the report. Without the funding, many schools are forced to make up the difference with higher tuition.

As a result, 47 states are spending less per student this school year than they did pre-recession, with only Alaska, North Dakota

and Wyoming excluded.

The average state is spending 20 percent less, or \$1,805, per student in 2015 than they did in 2008; Connecticut is spending 16.7 percent less per student.

States that have slashed higher education funding the most since 2008 are Arizona (47 percent), Louisiana (42 percent), South Carolina (37.9 percent), Alabama (36.6 percent) and Pennsylvania (35.8 percent).

The state cuts and subsequent tuition increases have led to more students taking on student loans, and the amount of loans are getting larger as well, the report showed. ■

EXPO SHOW HIGHLIGHTS

Do Business *IN PERSON* at the Largest B2B Expo in CT!



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Strategies To Accelerate Revenue Growth

Times: 9:30-10:15,
 1:30-2:15, 2:30-3:15

Location: Booth #831

Meet Connecticut's Business Team!
 State of Connecticut Corridor, Booth #255



9:45 – 10:15 am Business Financing and Micro Lending
 10:30 – 11 am Business Registration and Licensing
 11:15 – 11:45 am Government Contracting 101
 1:30 – 2 pm Entrepreneurial Programs
 2:15 – 2:45 pm Becoming Lean and Green
 3 – 3:30 pm Developing Your Workforce

Innovations 4 Entrepreneurs Luncheon

Hosted by: COMCAST BUSINESS

11:45 A.M. - 1:15 P.M.
 Luncheon will be held at the Sales Education Hub on the Show Floor. Ticket Price: \$15

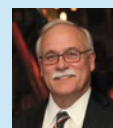
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Commissioner's Reception!

3:00 - 4:00pm

at the CT Business Expo, in the Connecticut Corridor on the Show Floor

Hors d'oeuvres and cash bar • Meet 'n' Greet with State of CT commissioners, dignitaries, and guests



Bob Santy
 President & CEO, Connecticut Economic Resource Center



Commissioner Catherine Smith,
 Department of Economic and Community Development (DECD)



Commissioner James P. Redeker,
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Educational Hubs

	Sales	Marketing	Trends
9:30 AM	Having the MENTAL EDGE Duane Cashin, Cashin & Company	Search Engine Optimization A conversation with: David Hoffman, Search Smart Marketing Bob Ruffolo, Impact Branding	How to be a Business Champion Oz Griebel, MetroHartford Alliance (moderator) Kevin Armata, Windsor Marketing Group Dr. Richard Fichman, Fichman Eye Center Carolyn Stanworth, BL Companies
10:30 AM	Connect, Compel, & Convince Panel discussion: Debbie Fay, BeSpeak Presentation Solutions; April Heavens-Woodcock, Touching Clients; Roberta Prescott, The Prescott Group (moderator)	Website: Is Yours Working for You? Steve Letronica, Director of Interactive, The Pita Group	Leading Your Team to Drive Results Doug Brown, Connecticut Bar Association
11:45 AM	Comcast Lunch: Innovations 4 Entrepreneurs Moderated By: Ken Cook, How to Who Chris Allen, iDevices; Stacey Cohen, Co-Communications; David Evans, EasySeat	PERFORMING LIVE Enjoy phenomenal music provided by Kristen Graves, CT's 15th State Troubadour	Cloudy with a Chance of Awesome! Five Cloud Computing Trends to Watch & Build Your Business Allen Falcon, Global Cumulus
1:30 PM	Profit More and Prospect Less For consultants, authors and experts who want to double their income without burning out Marge Piccini, Profit More and Prospect Less	Take Your Brand to New Places. It will Return the Favor: Stacy Silk-Rome, Brand New LLC	Medical Marijuana in the Workplace Moderated By: April Arrasate, Curaleaf Megan Carannante, Pullman & Comley Rachel Ginsberg, Pullman & Comley
2:30 PM	How to Get to the Decision Maker Jeff Hubbard, TD Bank Susan Powers, Sandler Training	All That's Measured, Gets Better — Understanding Google Analytics and Other Measurement Techniques Maria Miranda, Miranda Creative Inc.	Future of Connecticut Entertainment: Dan Hincks, Infinity Hall Doris Sugarman- CT Forum/Bushnell Josh Solomon-The Hartford Yard Goats

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Feds investigate Stag Arms

a large cache of receivers — the part of the gun that houses the trigger and firing mechanism — without serial numbers, which is a violation of the National Firearms Act.

The ATF returned to Stag in October to seize the gun parts, as well as documents, photos, and personnel records that could relate to any illegal activity at the New Britain company including unauthorized trafficking of guns, according to a search warrant filing made by ATF Special Agent Joanna Lambert.

On May 6, the U.S. Attorney asked the U.S. District Court for Connecticut to allow the federal government to permanently keep the seized guns. As of May 14, Stag did not reply to that civil filing.

In August, Stag Arms claimed two separate reasons for the missing serial numbers: the employee who normally engraves the numbers was on vacation, and the unserialized gun parts were sometimes used as replacements for ones that came off the line broken, according to documents filed by the U.S. Attorney for Connecticut. Either way, both reasons given by Stag Arms would violate federal law, the U.S. Attorney wrote, because all gun parts must be stamped with serial numbers within seven days



Mark Malkowski, owner, Stag Arms



Stag Arms manufactures its guns out of two buildings on John Downey Drive in New Britain. The facilities are shared with another gunmaker, Continental Machine Tool.

of their manufacture.

“Stag Arms, LLC is working closely with the government regarding this issue,” the company said in a released statement. “Although the allegations relate primarily to timing and recordkeeping, and Stag believes public safety was never compromised, the company takes its obligation to comply with all laws very seriously.”

The ATF investigation into Stag Arms is ongoing and the bureau declined to comment beyond the court filings, said ATF spokesman Chris Arone. More court filings are expected from the investigation.

After the August inspection and October seizure, Stag Arms hadn’t heard from ATF on the investigation until the civil filing was made in May, asking for the permanent

forfeiture of the guns. The 3,000 gun parts represent about a week’s worth of production for Stag, which makes about 12,000 receivers per month. The company’s primary product is the AR-15 rifle.

“Stag has made comprehensive changes to ensure that similar problems cannot happen again and that best compliance practices are maintained in all of its operation,” the company said in its statement.

Stag Arms is owned by Mark Malkowski, who was a vocal advocate for the gunmaking industry when the state legislature and Gov. Dannel P. Malloy sought to pass tougher gun control laws in the wake of the Sandy Hook shooting. Stag manufactures guns out of two buildings on John Downey Drive in New Britain. The facilities are co-located with

another gunmaker, Continental Machine Tool (CMT), which is owned by Malkowski’s father, Tadeusz Malkowski.

During the August inspection, there was some confusion between the two Malkowskis on whether the guns that were eventually seized were manufactured by Stag or CMT, although they did

bear the Stag stamp, just not the serial number.

In her affidavit on the search warrant application to seize the unserialized guns, Lambert, the ATF agent, said she also wanted to search for evidence that Stag and/or CMT was illegally selling guns. This potential evidence included surveillance videos and photos, personnel records showing attendance logs, production records, computers, and other electronic media.

Lambert said Stag and CMT have a history of violations, and she suspected the companies were engaging in ongoing illegal activity. She did not mention what the previous violations were.

Nothing in the ATF or U.S. Attorney court filings indicated any evidence was found of illegal gun sales, although neither agency would discuss that allegation with Hartford Business Journal. ■

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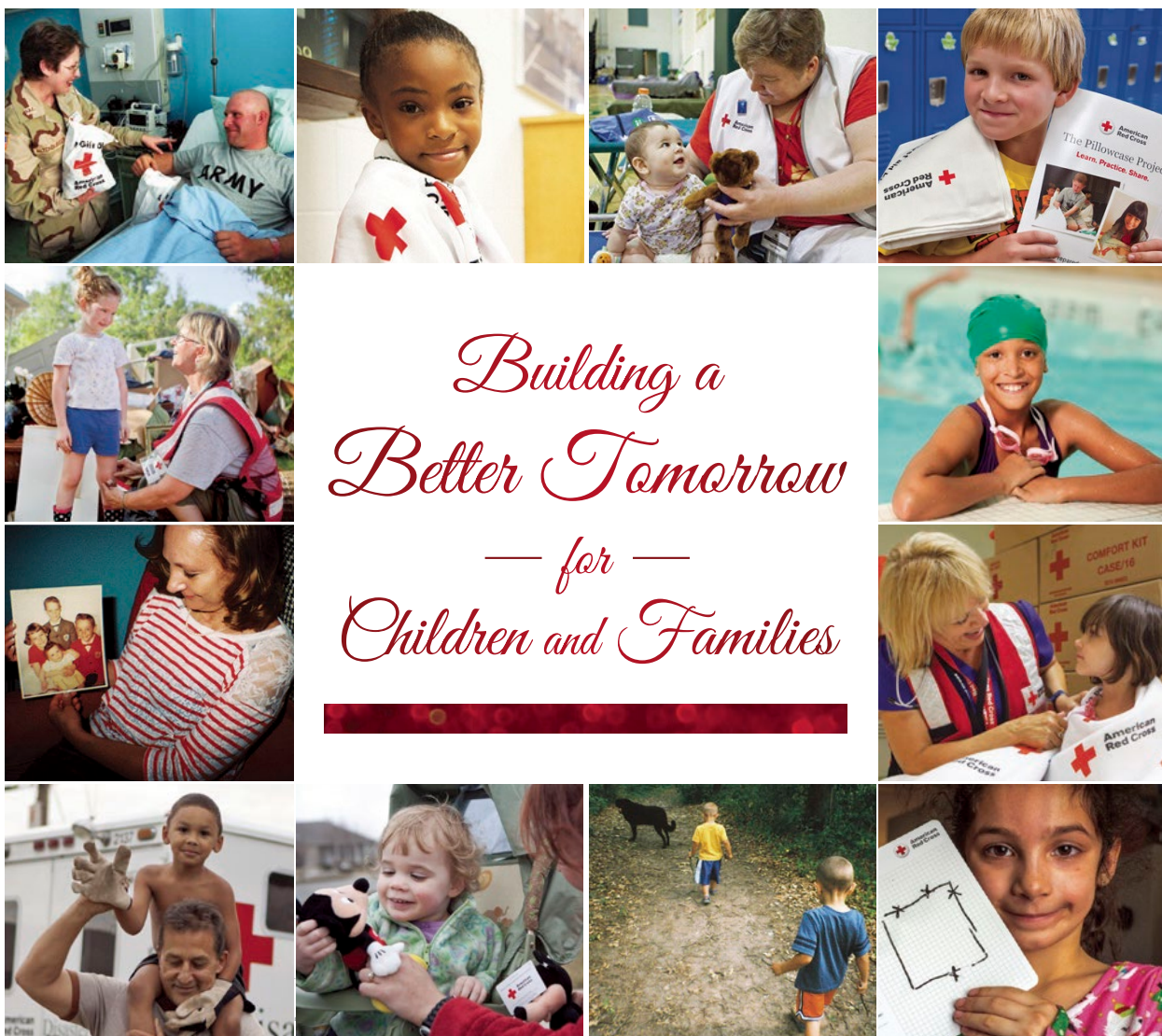
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- Must be under the age of 40 as of December 31, 2015 to be eligible
- Must not be a previous 40 Under Forty winner.

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FY 2013 SUMMARY

	2013	2012
Total Employees	59	58
Total Assets	\$15,302,039	\$13,276,674
Total Liabilities	\$833,464	\$487,933

REVENUES

Contributions & Grants	\$35,930,353	\$30,534,041
Program Service Revenue	\$1,316,609	\$1,460,890
Investment Income	\$124,214	\$74,340
Other	\$491,532	\$510,548
TOTAL	\$37,862,708	\$32,579,819

EXPENSES

Grants	\$68,929	\$0
Member Benefits	\$0	\$0
Salaries/Employee Benefits	\$3,503,254	\$3,246,270
Fundraising Fees	\$0	\$0
Other	\$32,692,460	\$28,069,984
TOTAL	\$36,264,643	\$31,316,254
MARGIN	\$1,598,065	\$1,263,565

TOP PAID EXECUTIVES (FY 2013)

	Base Salary	Total Compensation & Benefits
Nancy Carrington , President/CEO	\$155,072	\$163,943
Beth Stokes , CFO	\$116,847	\$129,191
Janet Kniffin , CDO	\$104,597	\$112,441

SOURCE: GUIDESTAR IRS 990 TAX FORM

People's United Community Foundation awarded **\$100,000** to DonorsChoose.org for a "Uniting Cash for Classrooms" campaign to help teachers in low- to moderate-income school districts obtain school supplies for their students.

The grant provided 50 percent of the costs for eligible classroom projects, with the remainder generously donated by the public. In Connecticut, 523 individuals matched \$27,851 worth of classroom projects. As a result, a total of 123 projects were funded, impacting 6,600 students across the state.

First Niagara Financial Group announced a **\$1 million** credit package with **Community Investment Corp.**, a nonprofit economic development lender based in Hamden.

The package will provide CIC with the financing needed to launch the Small Business Administration's new "Community Advantage" program, a lending program designed to provide loans to businesses that may otherwise face obstacles accessing capital in traditional commercial lending markets.

The **United Bank Foundation Connecticut** recently partnered with the Bethel nonprofit **Save-a-Suit** during a daylong program where business suits were distributed to military veterans from the Greater New Haven area.

Also included in the event were information sessions on how to succeed in the job market. The sponsorship included a \$5,000 donation to Save-a-Suit, whose mission is to provide military veterans and college

graduates with professional business attire and the confidence needed to succeed.

Health New England has provided a **\$1,500** grant to **Leadership Greater Hartford** to support the organization's Third Age Initiative program, which provides retired and semi-retired adults with a pathway to give back and create a better community for the generations that follow through training classes and networking opportunities.

The year-long program is in its 13th year and the next class begins on Sept. 2.

Liberty Bank awarded **\$5,000** to **Neighborhood Housing Services of New Britain** to go towards the construction of two, three-bedroom homes on Beaver Street.

The homes will go to two families in need, and will also include a two-bedroom rental unit making home ownership affordable, while adding to the supply of rental housing. NHSNB will begin construction of the houses in June. It is expected that all four units will be completed by the end of the year.

Dr. Luis Diez Morales and **Dr. Marcus McKinney** of **St. Francis Care** have been selected to participate in **The Disparities Leadership Program**, a year-long program designed for leaders from hospitals, health insurance plans, and other healthcare organizations who are seeking to develop practical strategies to eliminate racial and ethnic disparities in health care. The program is led by the Disparities Solutions Center at Massachusetts General Hospital in Boston.

THANK YOU

Annual Luminary Award Gala 2015

The World Affairs Council of Connecticut would like to congratulate all the award recipients and thank our sponsors for supporting the 2015 Luminary Award.



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Peter G. Kelly, Esq.



Keynote: Senator Mark Warner (D-VA)



Peter G. Kelly with **Global Scholar** Shakira Padilla, Bulkeley High School



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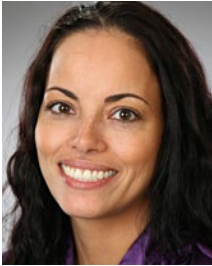
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Mintz + Hoke promotes controller

Avon communications firm Mintz + Hoke has promoted **Amarilis Guerra** to controller. She is responsible for maintaining accounting records, controls and budgets, and ensuring that procedures and reporting comply with Generally Accepted Accounting Principles. Guerra also works closely with Bauza & Associates, a multicultural advertising agency.

Frontier Communications appoints CT communications manager

Broadband, television, voice and data services provider Frontier Communications Corp. recently appointed **Liz Grey Godbout** as communications manager for Connecticut operations. Godbout will develop, manage and execute communications for Frontier's external and internal audiences, including media, customers, community and civic organizations and employees. Godbout most recently was editor-at-large of Hartford Magazine and New Haven Living Magazine for CT1 Media.

Corporate attorney joins McCarter & English

Karen Culton, a corporate attorney who handles mergers and acquisitions, joint ventures and other stra-

tegic transactions, has joined McCarter & English LLP as special counsel in the firm's corporate, securities and business transactions practice group. Culton, based out of the firm's Hartford office, represents clients in a range of corporate and transactional matters, including those involving intellectual property. Culton most recently was general counsel of a large data software and analytics company.

University of St. Joseph names nursing program director

The University of St. Joseph in West Hartford recently named **Gina Reiners** director of its Doctor of Nursing Practice program. Reiners also is an assistant professor of nursing and director of the Psychiatric Mental Health Nurse Practitioner program. She is a member of the Connecticut Board of Nursing Examiners, a position she was appointed to by Gov. Malloy in 2013.

Avon's Ironwood Capital promotes three to senior-level positions

Ironwood Capital, an Avon-based private equity firm, has promoted **Alex Levental**, **Zachary Luce** and **Paul Witinski** to managing director, chief financial officer and director, respectively. Levental's primary responsibilities include deal origination, structuring and execution, industry research and portfolio management. Prior to joining Ironwood Capital in 2005, Levental was a vice president of market development and strategic planning for CCA Global Partners. Luce is responsible for financial management

and controls, external financial and regulatory reporting and limited partner reporting, with additional responsibilities in development and management of internal systems and controls, cash management and portfolio management. Luce worked as an auditor in public accounting with McGladrey and CCR LLP before joining Ironwood Capital in 2010. Witinski is responsible for investment opportunity analysis and portfolio company monitoring, including analysis of market and competitive trends, identifying business development and growth strategies, and assessing exit opportunities. He joined the company in 2012 from McKinsey & Co., where he consulted primarily on operations and supply chain management.

TD Bank names assistant VP, store manager in Hartford

TD Bank has named **Angel M. Bonilla** as assistant vice president, store manager of the 2035 Broad St., location in Hartford. He will oversee new business development, consumer and business lending, personnel management and day-to-day operations at the store. Before joining TD Bank, Bonilla was branch manager at First Niagara Bank in Hartford's Parkville neighborhood.

JANUS Associates CEO elected vice-chair of statewide technology group

Stamford-based JANUS Associates, an information security company that also has an office in Hartford, says President and CEO **Patricia A.P. Fisher** has been elected vice chair of the Connecticut Technology Council. Fisher will lead the newly created Cyber Security Task Force for CTC, a statewide association of technology-oriented companies and institutions. The CTC Cyber Security Task Force's goal is to address cyber security issues CTC members regularly face.

Votto Vines appoints VP of East Coast chain sales

Hamden-based Votto Vines Importing has appointed **Chris Reynolds** as vice president of East Coast chain sales. His primary responsibilities will be to initiate, develop and maintain chain store sales across the Eastern seaboard. Reynolds, based in Richmond, Va., has 15 years of experience in the wine sales industry, working with imported and domestic portfolios.

Glastonbury's Cronin and Co. announces new hire, promotions

Cronin and Co. LLC, a full-service independent marketing communications agency based in Glastonbury, recently announced the hiring one new employee and promotion of several others. **Jeremy Maendel** joined the agency's interactive team as a front-end developer/interaction designer. He previously worked for Label Interactive in Southbury. **Frank Rinaldi** has been promoted from management supervisor to account director on the agency's account service team. He joined the agency in 2012. **Sarah Melnitsky** has been promoted from account supervisor to senior account supervisor on the agency's public relations team. She joined Cronin in 2006. **Charlene Durham** has been promoted from account supervisor to senior account supervisor on the agency's public relations team. She joined the agency in 2008.

Suzanne Carbonella has been promoted from senior account executive to account supervisor on the agency's account service team. She joined Cronin in 2013.

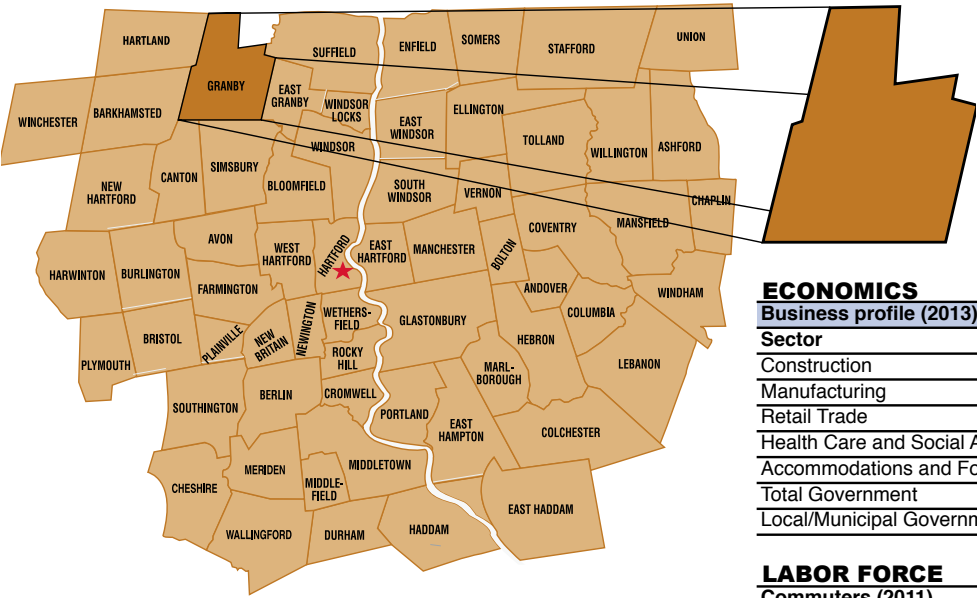
Shannon Cunningham has been promoted from media planner/buyer to senior media planner/buyer on the agency's media and analytics team. She joined the agency in 2012.

TOWN PROFILE

Land area (sq. miles)	41
Pop./sq. mile (2011)	276
Median age (2011)	46
Households (2011)	4,439
Median HH Inc. (2011)	\$97,851
Population (2012)	
2000	10,347
2010	11,124
2012	11,243
2020	11,696
Race/Ethnicity (2012)	
White	10,720
Black	174
Asian Pacific	112
Native American	0
Other/Multi-race	237
Hispanic	387

HOUSING	
Housing stock (2012)	
Existing units (total)	4,547
% single unit	94.5%
New permits auth. (2012)	4
as % existing units	0.09%
Demolitions (2012)	1
Residential sales (2011)	98
Median price	\$286,250

Top 5 Employers	
Meadow Brook of Granby	
Super Stop & Shop	
Geissler's Supermarket	
Granby Memorial High School	
Salmon Brook Veterinary Hospital	



Educational attainment (2012)			
Persons age 25 or older	Town %	State %	
High school graduate	1,601	20%	28%
Associate's Degree	622	8%	7%
Bachelor's or more	4,485	55%	36%

GOVERNMENT	
Government form	Council-Manager
Total revenue (2012)	\$43,587,000
Per capita tax (2012)	\$2,818
as % of state average	109.2%
Total expenditures (2012)	\$43,678,546
Total indebtedness (2012)	\$23,681,404
as % of expenditures	54.2%
per capita	\$2,106
as % of state average	93.4%
Annual debt service (2012)	\$3,430,415
as % of expenditures	7.9%
Equalized net grand list (2010)	\$1,397,471,124
per capita	\$124,297
as % of state average	86%

GRANBY
Town Hall: 15 North Granby Road
Granby, CT 06035
(860) 844-5308

ECONOMICS		
Business profile (2013)		
Sector	Units	Employment
Construction	32	114
Manufacturing	NA	NA
Retail Trade	33	498
Health Care and Social Assistance	24	341
Accommodations and Food Service	27	197
Total Government	12	464
Local/Municipal Government	9	446

LABOR FORCE		
Commuters (2011)		
Commuters into town from:		
Granby	554	West Hartford 65
Simsbury	134	Suffield 58
Windsor	90	Hartland 51
Hartford	80	Enfield 43
East Granby	70	

Labor Force (Residence)		6,249
Employed		5,889
Unemployed		360
Unemployment Rate		5.8%

Place of Work (2013)		
# of units		268
Total Employment		2,340
Manufacturing Employment		NA

TOP 5 GRAND LIST		
Company	Amount	% of Net
Connecticut Light & Power	\$8.5M	0.9%
Granby Developers	\$4.3M	0.5%
Baygrape Associates	\$4.0M	0.4%
Granby Holdings	\$3.2M	0.3%
Halmar Inc	\$280M	0.3%

Source: Connecticut Economic Resource Center, www.cerc.com

EDITORIAL

Congress should reauthorize Ex-Im Bank

There's a nasty political fight going on in Washington D.C. over the reauthorization of the Export-Import Bank, which provides loan guarantees, insurance, and other financial support to U.S. companies that ship goods overseas.

We urge Congress to find common ground on the issue and renew Ex-Im Bank's charter. Now is not the time to cut off financing to exporters that may not be able to find capital elsewhere.

Congress's failure to act will leave Ex-Im Bank unable to guarantee new loans starting this July. That's creating unnecessary uncertainty for Connecticut businesses at a time when exports are already being negatively impacted by the strong U.S. dollar.

The debate has pit business interest groups against conservative Republicans, whose anathema to anything resembling corporate welfare has some GOP lawmakers pushing for Ex-Im Bank's extinction. The U.S. Chamber of Commerce, New England Council, and myriads of other industry groups are lobbying to keep Ex-Im alive, arguing that thousands of American jobs and billions of dollars in exports hang in the balance.

To be clear, Ex-Im Bank isn't perfect. It should focus more on helping small and mid-size companies; large corporations, which may not need the assistance, are currently among the biggest beneficiaries.

For example, in Connecticut, which has about 100 companies identified as exporters, United Technologies and General Electric are big users of Ex-Im Bank financing.

Ex-Im Bank has also come under scrutiny for accusations of fraud and waste. In April, it was reported that there were 31 open fraud hearings pending against the bank. As a result, it's right for Congress to ask tough questions and try to reform the institution so that it operates in a more efficient, fair and ethical manner.

But shuttering Ex-Im altogether doesn't make much sense. While we've been critical of the significant spike in state government aid to Connecticut businesses, Ex-Im Bank's loan guarantees aren't quite as offensive.

They help U.S. companies compete with international rivals, whose own governments, in some cases, tilt the rules in favor of domestic producers. China's penchant for currency manipulation, for example, has increased the cost of U.S. exports, contributing to America's blossoming \$51.4 billion trade deficit, which reached a 6 1/2 year high in March. And as Hartford Business Journal staff writer Matt Pilon reported last week, the strong U.S. dollar is already dragging down export sales of small and large Connecticut companies. Threatening to cutoff their financing at this time would only exacerbate the problem and stunt economic growth.

We understand Republicans' distaste of the federal government playing a credit agency role, but many traditional banks, especially community lenders that cater to small and midsize companies, lack the appetite and/or expertise to finance export businesses.

That's why it's important to maintain Ex-Im Bank's role, particularly at a time of continued economic uncertainty. ■

► **We understand Republicans' distaste of the federal government playing a credit agency role, but many traditional banks, especially community lenders that cater to small and midsize companies, lack the appetite and/or expertise to finance export businesses.**

OTHER VOICES

State must rely more on private social service providers

Barry M. Simon

Since the start of the 2015 legislative session, Connecticut lawmakers have been considering action on a wide range of issues impacting the state, none more pressing than the budget. With each passing week, the challenges present in the state's budget situation become more and more apparent.

As Gov. Malloy and the legislature begin the difficult work of crafting a balanced biennial budget, they face an estimated \$190 million deficit for the current year, a \$1.3 billion deficit in the 2015-2016 fiscal year and a \$1.4 billion shortfall in the following fiscal year.

One troubling outcome of Connecticut's repeating cycle of budget shortfalls is cuts to key nonprofit community health and human service programs that support the state's most vulnerable citizens. From supporting children and adults with intellectual or developmental disabilities to helping residents with mental health or substance use disorders, these programs provide critical services to those that need them most.

Unfortunately, budget cuts in these areas are worsened by the increasing cost of providing services in a setting such as Southbury Training School. The state Department of Developmental Services (DDS) is gradually moving residents to community placements such as group homes, but in a recent Hartford Courant article, national disabilities expert Allan Bergman predicted that annual costs — currently about \$365,000 per resident — will surpass \$600,000 in three years.

These cost increases have implications not only for near-term budgets, but also for future budgets for the state's long-term debt obligations in retirement and pension costs. By contrast, private providers offer state-of-the-art levels of care without obligating the state to pay millions in future worker retirement and pension costs.

The difficult budget environment represents both a challenge and an opportunity.

As a provider of services for the disabled, it is very difficult to do business in Connecticut and pay a living wage. We are a viable alternative to more costly and restrictive levels of care and are fully prepared to provide high-quality services for all of Connecticut's individuals

with disabilities; the question is whether the state is willing to purchase those services.

Connecticut's leaders can choose to continue business as usual and allow costs to provide services in a state setting to grow, or they can choose another path, one that leads to structural reform and reduced short- and long-term costs, without sacrificing quality of care. These changes can be achieved over time through increased contracting of services with private providers.

In a 2012 study, the legislature's Program Review and Investigation Committee found that, on average, costs to provide care in a private setting were less than half of providing care in a public setting. The study also found that while care in public settings costs more, the quality of care provided was not superior to that of private settings. We should not pit one part of the system against another, since there is need for all parts to perform certain functions, and it can transform over time if strategic management decisions are made.

Now is a critical moment in time as higher costs and the lack of state support will mean program and service reductions and layoffs at the very moment we should be looking for less costly and more productive alternatives. Non-profit community providers are part of the solution for the future of the service delivery system and preserving the investment made in quality,

cost effective, community care. We are innovative providers that improve independence and quality of life while also being a part of the solution to provide positive economic impact and to attack the unfunded liability issue for the state.

Contracting services with private providers is employed with success in Connecticut, and leading organizations have called for its expansion.

In a recent letter to Gov. Malloy, the Metro-Hartford Alliance raised increased contracting with private providers as a much needed reform to bring stability to the state's budget. If done strategically and managed properly, implementing these reforms can deliver near- and long-term cost savings without laying off state employees or compromising quality of care.

Rather, these reforms will enhance the sustainability of care for those in need of vital services today while ensuring that the state's budget situation is sufficiently improved to allow those on a waiting list or in need of services tomorrow to be cared for as well. ■

Barry M. Simon is the president and CEO of Oak Hill, Connecticut's largest provider of services for the disabled.



Barry M. Simon

► **One troubling outcome of Connecticut's repeating cycle of budget shortfalls is cuts to key nonprofit community health and human service programs that support the state's most vulnerable citizens.**

HARTFORDBUSINESS.COM POLL

Should Congress reauthorize the Export-Import bank?

☐ Yes

☐ No

To vote, go online to HartfordBusiness.com.

Last week's poll results:

Do you consider downtown Hartford a safe place to live, work and play?

51.4% Yes

48.6% No



Send Us Your Letters

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Where are you going, Hartford?

By Anthony Price

Mary Ann Evans, better known by her nom de plume George Eliot, said, "It's never too late to be what you might have been." What is it that Hartford could have been and still can be? This question should get the synapses in the brain firing with endless possibilities, especially if one is an optimist.

On the other hand, the same question in the mind of a pessimist is reason to spew vitriol at the Capital City. Perhaps it is deserved because Hartford sits so close to Boston and New York City. Both cities seem to manufacture news that makes Nutmeggers feel inferior.

We are Hartford, whether we live in the city or in the neighboring suburbs. This is a region. We are Hartford. Let's get comfortable with that last sentence. Say it again. We are Hartford. Let it resonate in your whole being.

This city of nearly 125,000 is an orphan because few in the suburbs claim it. But truth be told, there's some Hartford in all of us. Admit it. It was in Hartford that you were rejected by a lover, a fancy school turned you down, or the promotion with the corner office and raise never came. Disappointment is a



Anthony Price

familiar friend in an unstable world.

The New England Patriots promised to come, but never did. The Hartford Whalers moved. Now a new baseball team is coming to town, named... wait for it... the Yard Goats. As Don King said, only in America.

Yes, over the years, a plethora of visions have espoused this or that new Hartford, but nothing has stuck or captured the heart of the public — i.e. the suburbanites, the people expected to be wowed while they sip their Starbucks caramel macchiato or wait in line for Apple's newest must-have gadget at the mall.

There is a shelf somewhere in the ether burdened with economic development plans full of visions. Shelves are sagging, groaning, ready to topple from the weight of lofty expectations, sitting in the graveyards of plans.

Some view Hartford as the city they begrudgingly work in. There's no disputing the fact that Hartford is the region's workplace. Metro Hartford Progress Points reports that of the 121,000 jobs in Hartford, 82 percent are filled by commuters. These commuters battle the morning rush-hour traffic like salmon swimming upstream.

The plight of the daily commuters evokes the movie, "Groundhog Day." In the movie, Bill Murray plays Phil Connors, a conceited Pittsburgh TV weatherman. Connors is assigned to cover the annual Groundhog Day event in Punxsutawney, Pa. Suddenly, Connors finds himself stuck in a bizarre time trap

► **There is a shelf somewhere in the ether burdened with economic development plans full of visions.**

where every day is the same, over and over. After having some fun in the time trap, he is forced to look at his life and reexamine his priorities. We need to do the same.

Before we go forward with creating a unified vision of a utopian Hartford, let's look back at the city's thriving past. Hartford is one of the oldest cities in America and has a rich history dating back to its heyday in the late 1880s when it was a manufacturing powerhouse with Samuel Colt and later Pratt & Whitney. In 1810, The Hartford Fire Insurance Co. was the state's first publicly owned insurance company to receive a charter from the Connecticut General Assembly. Roughly nine years later, The Aetna Fire Insurance Company opened for business.

Hartford needs to rethink its priorities. We need a plan to eliminate the treadmill of poverty that continues generation after generation, branding the city as poor. Poverty shouldn't be a scarlet letter. The majority of us are a layoff or major medical expense away from financial ruin. In fact, Metro Hartford Progress Points

indicates that the highest increase in poverty is in the suburbs. The vision for the future should promise a job or training to everyone.

The city should be a place of hope for its 82 percent minority population. To waste the human potential of any person is foolish. But to subject an entire generation to poverty is unconscionable. We can, and should, do better. If we continue down the path we are going, another generation in Hartford will be doomed to a life of poverty, prison, hopelessness, and worse, death. The suburbs are in danger as well.

Hartford, what is your vision that will entice people and prosperity? Let's create a vision we all can be proud of and then work toward it. Once there is consensus, we must lay down our mobile devices and join the fight against poverty. Let's change the script for Hartford before it's too late — when the freeways are packed with people leaving the city and the region. ■

Anthony Price is an economic development professional working in Hartford.

BIZ BOOKS

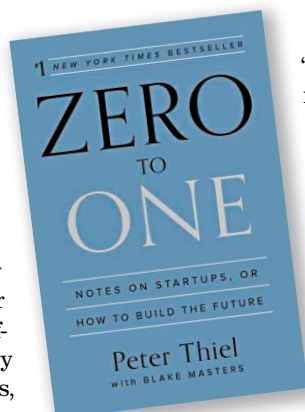
Leveraging untapped ideas offers best shot at startup success

“Zero to One: Notes on Startups, or How to Build the Future” by Peter Thiel with Blake Masters (Crown Business, \$27).

Is following a trail easier than breaking trail? If you're hiking, most people would agree. If you're in business, Thiel, a co-founder of PayPal, would not. Following other businesses has risks: You're just another face in the crowd trying to create elbow room. By providing more of what's familiar, it's difficult to add enough value that distinguishes your business from those that came before. You're perpetually climbing a competitive hill.

While breaking trail may be even riskier, the payoff for creating something new offsets the risk. He points to Henry Ford, Bill Gates, Steve Jobs, Mark Zuckerberg, Richard Branson, Elon Musk and others who created not only businesses, but founded industries. They weren't just entrepreneurs; they were visionaries who made vision real, which added value to the lives of many.

They didn't wake up one morning with a Big Idea. They did it by answering two questions: 1. "What valuable company is nobody building?" and 2. "If I build it, will they (i.e. investors, customers) come?" Their answers used technology as a means to create new things. Their ideas were viewed with skepticism — until they weren't.



Jim Pawlak

They understood the "Power Law" — An entrepreneur cannot diversify his/her own life by keeping equally possible careers as fallbacks. They were all-in.

They built upon not only what they were good at, but also with an eye on its future value. They also knew that you need a full-time team that knows each other and works together (i.e. shared vested interests) to achieve

the organizational vision. This doesn't mean congruent thinking. Rather, it means the team constantly questions "how" in light of a business world that lives in dog years.

Key takeaway: "A startup is the largest group of people you can convince of a plan to build a different future. A new company's most important strength is new thinking."

...
“Four Seconds — All the Time You Need to Stop Counter-Productive Habits and Get the Results You Want” by Peter Bregman (Harper One, \$25.99).

► **By providing more of what's familiar, it's difficult to add enough value that distinguishes your business from those that came before. You're perpetually climbing a competitive hill.**

Habits, past-behavior and goals shape the way we react to situations. Often one's reactions to situations result in actions that leave egg on one's face. Why? We forget about the context of the situation and other(s) involved. Bregman's four-second approach to changing the way we interact seems simple and straightforward: Pause, take a deep breath, think and connect.

It's easier said than done. In moments of pique, emotions often put us on knee-jerk autopilot. Responding without pausing to think a few seconds can create conflict that takes time to address.

How do you create your four-second habit? Start each day with at least five minutes of meditation. I use the alarm on my smartphone as a timer. Sitting in silence and focused solely on breathing — two seconds in; two seconds out. "Every time you have a thought, notice it and bring yourself back to your breath." The first few times you try it, you'll think that

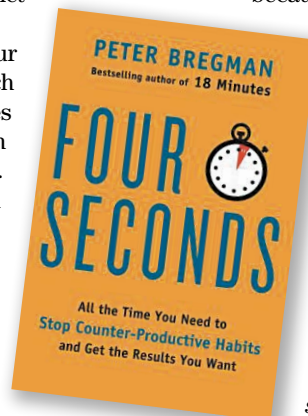
the five minutes are an eternity.

Part of Bregman's process also involves reframing one's thinking from goal-setting to focus-setting. As outcomes, goals deal with the future. Areas of focus deal with the present (i.e. the process of achieving the goal). Example: Salesman's goal — deals closed; Salesman's focus — increasing the number of prospects contacted, which should result in closing more deals. By focusing on what must be done, you stay on task.

Bregman also advises against arguing because emotions will dominate the conversation. Instead, be quiet and listen intently to the point(s) made by the other party and say, "Thanks for sharing your perspective; it gives me something to think about." You're not agreeing or disagreeing; you're collecting data.

The bottom line: You control your reactions and actions. ■

Jim Pawlak is a nationally syndicated book reviewer.



ACCOLADES & MORE



Pictured, from left, are: Karl Oswald, IMFA president; Bryant Harrell, vice president for physical facilities; Dan Larson, CTRA assistant vice president for facilities; Linda Dadona, CTRA principal; and Alan Kramer, dean of magnet schools.

OF NOTE

GOODWIN COLLEGE'S CT RIVER ACADEMY WINS FACILITY ACHIEVEMENT AWARD

The Connecticut Chapter of the **International Facilities Management Association (IMFA)** honored the **Connecticut River Academy (CTRA)** at Goodwin College with its Facility Achievement Award for educational facilities. The magnet high school was recognized for fully incorporating environmental themes into its curriculum and utilizing a number of green features including solar panels, a greywater collection tank, and a green roof.

...

ROBINSON+COLE LAWYER ELECTED TO HARTFORD PRESERVATION ALLIANCE BOARD



Alexander W. Judd

The **Hartford Preservation Alliance** has elected **Robinson+Cole** lawyer **Alexander W. Judd** to its board of directors. The mission of HPA is to revitalize the historic fabric of Hartford, connect its citizens to the city's heritage, and collaborate to impact community economic development. Judd is a member of Robinson+Cole's environmental and utilities group, representing clients in the areas of energy, utilities, and telecommunications law.

...

HOWARD K. HILL WINS SBA MINORITY SMALL BIZ OWNER AWARD

The **U.S. Small Business Administration** recently named **Howard K. Hill**, of **Howard K. Hill Funeral Services** of New Haven & Hartford, as the Minority Small Business of the Year for 2015. Hill began operations in 2004 with the assistance of an SBA microloan via Community Investment Corp. Hill purchased an existing business both in New Haven and Hartford that focuses its market on the African American and Latino communities.

...

ASSOCIATED CONSTRUCTION'S JANKOWSKI WINS PROFESSIONAL ACCOLADES

Associated Construction's Vice President **Joseph Jankowski** recently received the Dr. Stuart Bennett Alumni Award for his professional accomplishments and contributions to the construction community. Since joining the firm in 1984, Jankowski has been an active participant in the Associated General Contractors of America CT Chapter. He was a contributing member of a think tank with the state to evaluate construction scheduling software, and is currently a Cub Scout leader through the Boy Scouts of America. Jankowski is also LEED accredited.

...

CT MENTORS RECOGNIZED BY NUTMEG BIG BROTHERS BIG SISTERS

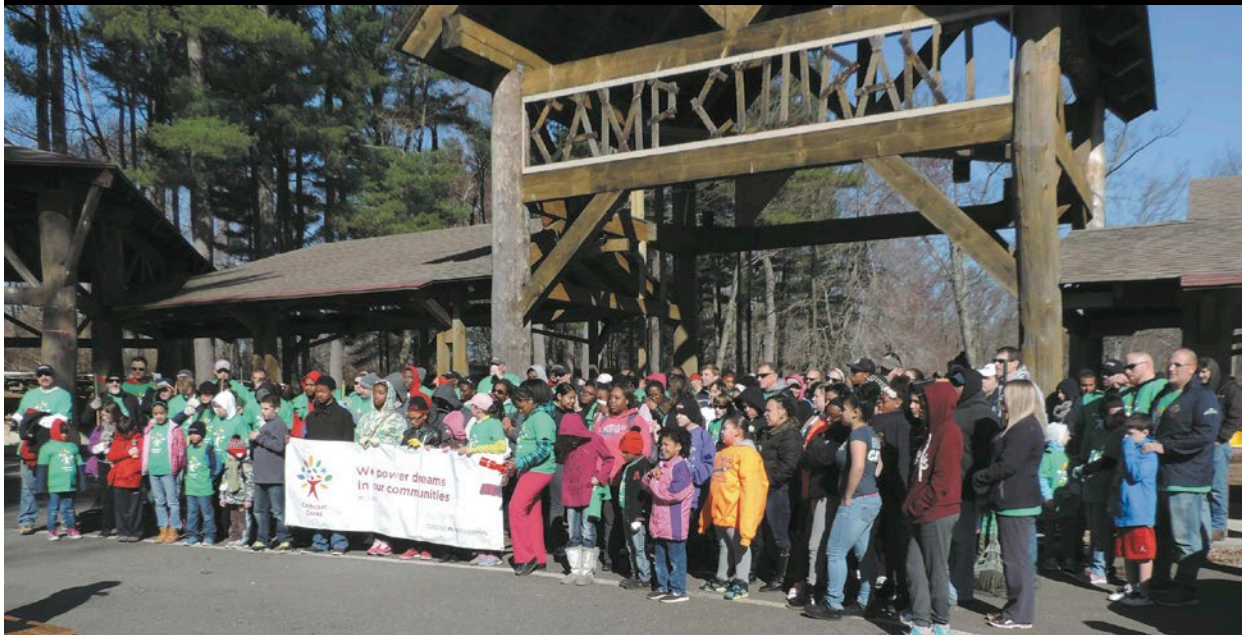
Nutmeg Big Brothers Big Sisters is honoring five area Big Brothers and Big Sisters for making major contributions to the program. The recipients include: **Carrie Roulhac** of Bloomfield (Foster Grandparent of the Year Award); **Pete Eason** of Waterbury (Connecticut's Big Brother of the Year Award); **Evelyn Rojas** of Hartford (Victoria L. Soto Memorial Award); **Dwight Washington** of Bloomfield (John M. Clapp Outstanding Big Brother of the Year Award); and **Karen Perham-Lippman** of Vernon (2015 Connecticut Big Sister of the Year Award).

PRATT & WHITNEY HOSTS THIRD ANNUAL CCSU SCHOLARSHIP BREAKFAST



▶ Pratt & Whitney recently hosted its third annual Central Connecticut State University scholarship breakfast, honoring current and past students who have graduated from Pratt & Whitney's Quality and Environment, Health and Safety Scholarship Program and landed full-time jobs at the East Hartford jet engine maker. Pictured are CCSU students at the Pratt & Whitney Customer Training Center in East Hartford, prior to the scholarship breakfast.

COMCAST EMPLOYEES, COMMUNITY PARTNERS TAKE PART IN COMCAST CARES DAY



▶ More than 650 local Comcast NBCUniversal employees and their families, friends and community partners recently volunteered by gardening, landscaping and cleaning up nine sites across Connecticut as part of the 14th annual Comcast Cares Day. Camp Courant in Farmington, the American Legion CT Post 75 in Middletown and the Hartford Boys and Girls Club in West Hartford were among the sites that received help. In total, over 90,000 Comcast and NBCUniversal volunteers participated in more than 750 projects this year. Pictured are Comcast NBCUniversal employees, friends, family members and community partners gathered at Camp Courant.

CONNECTICARE DONATION BENEFITS TOWN OF FARMINGTON



▶ Health insurer **ConnectiCare Inc.** made a \$5,000 donation to the town of Farmington's Live Fire Training Facility. With this donation, the facility was able to pay for a Power Jam forcible entry prop that will be used in training exercises. The Live Fire Training Facility allows fire fighters to safely practice their skills in a realistic setting.

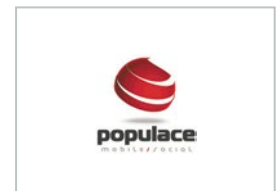


Thanks to all our sponsors – and our participants – for making this such a great tourism conference!

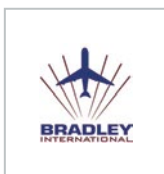
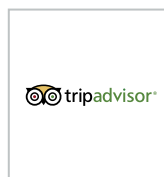
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What a great event! A record-breaking turnout, terrific speakers, inspiring workshops – all made possible by the many sponsors and exhibitors who support tourism in Connecticut. Thanks to all who made this event not only possible, but spectacular. Looking forward to seeing you again next year!



Connect

to care that revolves around you.

Connect to a better healthcare experience with Hartford HealthCare. We're redefining healthier by making great care easier, whether it's doctors' appointments within 24 hours, advanced new treatments, or health centers right in your neighborhood. We're hundreds of care providers and more than 18,000 people working together with a single vision and focus: connecting you to healthier. Learn more at **ConnectToHealthier.org**.



Physician Organizations

Integrated Care Partners
Hartford HealthCare Medical Group

Post-Acute Services

Clinical Laboratory Partners
Hartford HealthCare at Home
Hartford HealthCare Independence at Home
Hartford HealthCare Rehabilitation Network

Hospitals

Backus Hospital
Hartford Hospital
The Hospital of Central Connecticut
MidState Medical Center
Windham Hospital

Behavioral Health Network

Institute of Living
Natchaug Hospital
Rushford

Senior Services

Independent and Assisted Living
Skilled Nursing
Resource and Referral Center
Memory Care
Hebrew HealthCare